

**Information to identify the case:**

Debtor 1	<b>Dellanira Sanchez</b>	Social Security number or ITIN	<b>xxx-xx-7940</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Orlando Colon</b>	Social Security number or ITIN	<b>xxx-xx-7118</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>13-31907-MBK</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dellanira Sanchez

Orlando Colon

1/18/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dellanira Sanchez  
 Orlando Colon  
 Debtors

Case No. 13-31907-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Jan 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2017.

db/jdb  
 514469955 Dellanira Sanchez, Orlando Colon, 1050 Melrose Avenue, Trenton, NJ 08629-2507  
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514496565 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 514355620 CHAMBERS EMERGENCY ASSOCIATES, Revenue Recovery Corporation, PO Box 50250, Knoxville Tn, 37950-0250  
 514263732 +Chambers Emergency Associates, 66 West Gilbert Street, Red Bank, NJ 07701-4947  
 514461000 +HSBC Bank USA, National Association as Trustee for, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 514360186 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032  
 514263744 +Meenan Oil, 113 Main Street, Tullytown, PA 19007-6192  
 514263745 +Revenue Recovery Corporation, 612 Gay St., Knoxville, TN 37902-1603  
 514263746 RevenueRecovery Corporation, P.O. Box 50250, Knoxville, TN 37950-0250  
 514263747 +Sears Citi Credit Cards, PO Box 183081, Columbus, OH 43218-3081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2017 23:38:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 18 2017 23:38:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514263726 +EDI: BANKAMER.COM Jan 18 2017 23:13:00 BAC Home Loans Servicing, LP, 4161 Piedmont Parkway, Greensboro, NC 27410-8110  
 514263729 EDI: BANKAMER.COM Jan 18 2017 23:13:00 Bank of America, P.O. Box 982235, El Paso, TX 79998-2335  
 514263727 EDI: BANKAMER.COM Jan 18 2017 23:13:00 Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019  
 514263730 +EDI: BANKAMER2.COM Jan 18 2017 23:13:00 Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001  
 514263731 EDI: BANKAMER.COM Jan 18 2017 23:13:00 Bank of America Home Loans, Customer Service, PO Box 5170, Simi Valley, CA 93062-5170  
 514263736 EDI: CITICORP.COM Jan 18 2017 23:13:00 Citi Cards, P.O. Box 183113, Columbus, OH 43218-3113  
 514263734 EDI: CAUT.COM Jan 18 2017 23:13:00 Chase, P.O. Box 901076, Fort Worth, TX 76101-2076  
 514263733 EDI: CHASE.COM Jan 18 2017 23:13:00 Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 514263735 +EDI: CAUT.COM Jan 18 2017 23:13:00 Chase Auto Finance, PO Box 78050, Phoenix, AZ 85062-8050  
 514465672 +EDI: CITICORP.COM Jan 18 2017 23:13:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 514263737 +EDI: CITICORP.COM Jan 18 2017 23:13:00 Citicards CBNA, 701 E 60th Street, Sioux Falls, SD 57104-0432  
 514288622 +EDI: TSYS2.COM Jan 18 2017 23:13:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 514263738 EDI: DISCOVER.COM Jan 18 2017 23:13:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 514271749 EDI: DISCOVER.COM Jan 18 2017 23:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 514263739 EDI: RMSC.COM Jan 18 2017 23:13:00 GECRB/jcp, PO Box 960090, Orlando, FL 32896-0090  
 514263741 EDI: RMSC.COM Jan 18 2017 23:13:00 Green Tree Servicing, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101  
 514418617 E-mail/Text: bankruptcy.bnc@ditech.com Jan 18 2017 23:38:06 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785  
 514263740 E-mail/Text: bankruptcy.bnc@ditech.com Jan 18 2017 23:38:06 Green Tree, P.O. Box 6172, Rapid City, SD 57709-6172  
 514418618 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 18 2017 23:38:06 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 514461891 +EDI: WFFC.COM Jan 18 2017 23:13:00 HSBC Bank USA, National Association, c/o Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 514370716 EDI: CAUT.COM Jan 18 2017 23:13:00 JPMorgan Chase Bank, N.A., National Bankruptcy Dept., P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 514263743 EDI: TSYS2.COM Jan 18 2017 23:13:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 514460219 EDI: PRA.COM Jan 18 2017 23:13:00 Portfolio Recovery Associates, LLC, c/o JC PENNEY CREDIT CARD, POB 41067, Norfolk VA 23541  
 516390457 +EDI: Q3G.COM Jan 18 2017 23:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788  
 516390456 EDI: Q3G.COM Jan 18 2017 23:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 514263748 EDI: SEARS.COM Jan 18 2017 23:13:00 Sears Mastercard, P.O. Box 183081, Columbus, OH 43218-3081

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Jan 18, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514263749 EDI: CITICORP.COM Jan 18 2017 23:13:00 The Home Depot/CBNA, PO Box 6497,  
Sioux Falls, SD 57117-6497  
514263750 EDI: WFFC.COM Jan 18 2017 23:13:00 Wells Fargo Home Mortgage, P.O. Box 11701,  
Newark, NJ 07101-4701

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr HSBC Bank USA, National Association as Trustee for  
514263728\* Bank of America, P.O Box 15019, Wilmington, DE 19886-5019  
514263742\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, PO Box 182676,  
Columbus, OH 43218-2676)  
516390459\* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788,  
Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788  
516390458\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com  
Angela Catherine Pattison on behalf of Creditor HSBC Bank USA, National Association as  
Trustee for Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1  
Mortgage Pass-Through Certificates angela.pattison@powerskirn.com, ecf@powerskirn.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1 Mortgage  
Pass-Through Certificates bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Donald Quigley on behalf of Joint Debtor Orlando Colon lawoffices@quigleyfayette.com,  
donaldquigley.dq@gmail.com  
Donald Quigley on behalf of Debtor Dellanira Sanchez lawoffices@quigleyfayette.com,  
donaldquigley.dq@gmail.com

TOTAL: 6